

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In re: COX, ANDINA

§ Case No. 12-20791-BAM

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Debtor(s)

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on September 20, 2012. The undersigned trustee was appointed on September 20, 2012.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 57,018.19

Funds were disbursed in the following amounts:

Payments made under an  
interim distribution

46,450.23

Administrative expenses

5,962.96

Bank service fees

10.00

Other payments to creditors

0.00

Non-estate funds paid to 3rd Parties

0.00

Exemptions paid to the debtor

0.00

Other payments to the debtor

0.00

Leaving a balance on hand of<sup>1</sup>

\$ 4,595.00

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 02/06/2013 and the deadline for filing governmental claims was 03/19/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,500.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,500.00, for a total compensation of \$2,500.00.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$262.09, for total expenses of \$262.09.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/03/2014 By: /s/LENARD E. SCHWARTZER

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 12-20791-BAM

Trustee: (480250) LENARD E. SCHWARTZER

Case Name: COX, ANDINA

Filed (f) or Converted (c): 09/20/12 (f)

§341(a) Meeting Date: 10/22/12

Period Ending: 06/03/14

Claims Bar Date: 02/06/13

| 1<br>Ref. # | Asset Description<br>(Scheduled And Unscheduled (u) Property) | 2<br>Petition/<br>Unscheduled<br>Values | 3<br>Estimated Net Value<br>(Value Determined By Trustee,<br>Less Liens, Exemptions,<br>and Other Costs) | 4<br>Property<br><u>Abandoned</u><br>OA=\$554(a) | 5<br>Sale/Funds<br>Received by<br>the Estate | 6<br>Asset Fully<br>Administered (FA)/<br>Gross Value of<br>Remaining Assets |
|-------------|---|---|--|--|--|--|
| 1           | 5019 W. 1000 SOUTH, CEDAR CITY                                | 59,520.00                               | 0.00   |  | 52,018.19                                    | FA   |
| 2           | CLARK COUNTY CREDIT UNION CHECKING                            | 100.00                                  | 25.00  |  | 0.00   | FA   |
| 3           | CLARK COUNTY CREDIT UNION CHECKING                            | 20.00                                   | 5.00   |  | 0.00   | FA   |
| 4           | CLARK COUNTY CREDIT UNION CHECKING                            | 1.00                                    | 0.25   |  | 0.00   | FA   |
| 5           | CLARK COUNTY CREDIT UNION CHECKING                            | 1.00                                    | 0.25   |  | 0.00   | FA   |
| 6           | CLARK COUNTY CREDIT UNION CHECKING                            | 100.00                                  | 25.00  |  | 0.00   | FA   |
| 7           | CLARK COUNTY CREDIT UNION SAVINGS                             | 60.00                                   | 15.00  |  | 0.00   | FA   |
| 8           | STATE BANK OF SOUTHERN UTAH CHECKING                          | 50.00                                   | 12.50  |  | 0.00   | FA   |
| 9           | HOUSEHOLD GOODS   | 2,500.00                                | 0.00   |  | 0.00   | FA   |
| 10          | WEARING APPAREL   | 1,000.00                                | 0.00   |  | 0.00   | FA   |
| 11          | VARIOUS JEWELRY   | 1,000.00                                | 0.00   |  | 0.00   | FA   |
| 12          | TERM LIFE INSURANCE   | 0.00                                    | 0.00   |  | 0.00   | FA   |
| 13          | IRA THROUGH PRIMERICA   | 18,982.06                               | 0.00   |  | 0.00   | FA   |
| 14          | DEFERRED COMPENSATION   | 14,669.32                               | 0.00   |  | 0.00   | FA   |
| 15          | VALUE LOAN CENTER, LLC  | 1,000.00                                | 0.00   |  | 0.00   | FA   |
| 16          | 2012 TAX REFUND<br>Refund applied toward 2010 tax liability   | 0.00                                    | 6,000.00   |  | 0.00   | FA   |
| 17          | 2005 HONDA PILOT  | 9,650.00                                | 0.00   |  | 0.00   | FA   |
| 18          | 2010 HYUNDAI ELANTRA  | 12,000.00                               | 0.00   |  | 0.00   | FA   |
| 19          | BANKRUPTCY TRUSTEE RELEASE FEE (u)                            | 0.00                                    | 5,000.00   |  | 5,000.00                                     | FA   |
| <b>19</b>   | <b>Assets Totals (Excluding unknown values)</b>               | <b>\$120,653.38</b>                     | <b>\$11,083.00</b>   |  | <b>\$57,018.19</b>                           | <b>\$0.00</b>  |

**Major Activities Affecting Case Closing:**

REPORT OF DISTRIBUTION

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 12-20791-BAM

Trustee: (480250) LENARD E. SCHWARTZER

Case Name: COX, ANDINA

Filed (f) or Converted (c): 09/20/12 (f)

§341(a) Meeting Date: 10/22/12

Period Ending: 06/03/14

Claims Bar Date: 02/06/13

| 1   | 2                                  | 3   | 4  | 5                                       | 6   |
|---|------------------------------------|---|--|---|---|
| Asset Description<br>(Scheduled And Unscheduled (u) Property) | Petition/<br>Unscheduled<br>Values | Estimated Net Value<br>(Value Determined By Trustee,<br>Less Liens, Exemptions,<br>and Other Costs) | Property<br><u>Abandoned</u><br>OA=§554(a) | Sale/Funds<br>Received by<br>the Estate | Asset Fully<br>Administered (FA)/<br>Gross Value of<br>Remaining Assets |
| Ref. #  |                                    |   |  |   |   |

Initial Projected Date Of Final Report (TFR): September 30, 2014

Current Projected Date Of Final Report (TFR): June 5, 2014 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 12-20791-BAM

Case Name: COX, ANDINA

Taxpayer ID #: \*\*-\*\*\*3174

Period Ending: 06/03/14

Trustee: LENARD E. SCHWARTZER (480250)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*4166 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

| 1<br>Trans.<br>Date | 2<br>{Ref #} /<br>Check # | 3<br>Paid To / Received From            | 4<br>Description of Transaction                     | T-Code   | 5<br>Receipts<br>\$ | 6<br>Disbursements<br>\$ | 7<br>Checking<br>Account Balance |
|---------------------|---------------------------|---|---|----------|---------------------|--------------------------|----------------------------------|
| 05/21/14            |                           | KEYSTONE TITLE INSURANCE<br>AGENCY, LLC | SHORT SALE  |          | 5,000.00            |                          | 5,000.00                         |
|                     | {1}                       |   | Short sale of property 52,018.19                    | 1110-000 |                     |                          | 5,000.00                         |
|                     | {19}                      |   | Bankruptcy Trustee 5,000.00<br>Release fee          | 1229-000 |                     |                          | 5,000.00                         |
|                     |                           |   | Payoff 1st - Chase -46,450.23                       | 4110-000 |                     |                          | 5,000.00                         |
|                     |                           |   | County taxes -201.96                                | 2820-000 |                     |                          | 5,000.00                         |
|                     |                           |   | Owner's Policy -461.00                              | 2500-000 |                     |                          | 5,000.00                         |
|                     |                           |   | Water Fees -350.00                                  | 2990-000 |                     |                          | 5,000.00                         |
|                     |                           |   | Garbage assessments -155.00                         | 2990-000 |                     |                          | 5,000.00                         |
|                     |                           |   | Realtor Fees -3,120.00                              | 3510-000 |                     |                          | 5,000.00                         |
|                     |                           |   | Title Closing Fee -<br>Keystone Title Ins -1,280.00 | 2500-000 |                     |                          | 5,000.00                         |
| 05/28/14            | 101                       | SHORT SALE SUCCESS                      | REALTOR EXPENSES PER ORDER<br>ENTERED 2/24/14       | 3520-000 |                     | 395.00                   | 4,605.00                         |
| 05/30/14            |                           | Rabobank, N.A.                          | Bank and Technology Services Fee                    | 2600-000 |                     | 10.00                    | 4,595.00                         |

|                       |                 |               |                   |
|-----------------------|-----------------|---------------|-------------------|
| <b>ACCOUNT TOTALS</b> | <b>5,000.00</b> | <b>405.00</b> | <b>\$4,595.00</b> |
|-----------------------|-----------------|---------------|-------------------|

|                      |      |      |
|----------------------|------|------|
| Less: Bank Transfers | 0.00 | 0.00 |
|----------------------|------|------|

|                 |                 |               |
|-----------------|-----------------|---------------|
| <b>Subtotal</b> | <b>5,000.00</b> | <b>405.00</b> |
|-----------------|-----------------|---------------|

|                           |  |      |
|---------------------------|--|------|
| Less: Payments to Debtors |  | 0.00 |
|---------------------------|--|------|

|                                     |                   |                 |
|-------------------------------------|-------------------|-----------------|
| <b>NET Receipts / Disbursements</b> | <b>\$5,000.00</b> | <b>\$405.00</b> |
|-------------------------------------|-------------------|-----------------|

|                          |             |
|--------------------------|-------------|
| Net Receipts :           | 5,000.00    |
| Plus Gross Adjustments : | 52,018.19   |
| Net Estate :             | \$57,018.19 |

| TOTAL - ALL ACCOUNTS | Net<br>Receipts   | Net<br>Disbursements | Account<br>Balances |
|----------------------|-------------------|----------------------|---------------------|
| Checking # *****4166 | 5,000.00          | 405.00               | 4,595.00            |
|                      | <b>\$5,000.00</b> | <b>\$405.00</b>      | <b>\$4,595.00</b>   |

# EXHIBIT C

## ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: February 6, 2013

Case Number: 12-20791-BAM  
Debtor Name: COX, ANDINA

Page: 1

Date: June 3, 2014  
Time: 03:30:01 PM

| Claim #         | Creditor Name & Address  | Claim Type  | Claim Ref. No. / Notes  | Amount Allowed | Paid to Date | Claim Balance |
|-----------------|--|-------------|---|----------------|--------------|---------------|
| TEEEES<br>200   | LENARD E. SCHWARTZER<br>2850 S JONES BLVD STE 1<br>LAS VEGAS, NV 89146   | Admin Ch. 7 |   | \$262.09       | \$0.00       | 262.09        |
| TEEFEEES<br>200 | LENARD E. SCHWARTZER<br>2850 S JONES BLVD STE 1<br>LAS VEGAS, NV 89146   | Admin Ch. 7 |   | \$2,500.00     | \$0.00       | 2,500.00      |
| 8<br>100        | Clark County Credit Union<br>PO Box 36490<br>Las Vegas, NV 89133   | Secured     | Secured claim not entitled to any dividend pursuant to the distribution provisions of the Bankruptcy Code | \$0.00         | \$0.00       | 0.00          |
| 1-2<br>610      | Discover Bank<br>DB Servicing Corporation<br>PO Box 3025<br>New Albany, OH 43054-3025                                      | Unsecured   | 9964<br>Allowed   | \$4,785.10     | \$0.00       | 4,785.10      |
| 2<br>610        | FIA CARD SERVICES, N.A.<br>po bOX 15102<br>wILMINGTON, DE 19886-5102   | Unsecured   | 0601<br>Allowed   | \$6,328.02     | \$0.00       | 6,328.02      |
| 3<br>610        | Portfolio Investments II LLC<br>c/o Recovery Management Systems Corporat<br>25 SE 2nd Avenue Suite 1120<br>Miami, FL 33131 | Unsecured   | 0810<br>Allowed (Doc 25)<br>Assigned  | \$809.26       | \$0.00       | 809.26        |
| 4<br>610        | Portfolio Investments II LLC<br>c/o Recovery Management Systems Corporat<br>25 SE 2nd Avenue Suite 1120<br>Miami, FL 33131 | Unsecured   | 5805<br>Allowed<br>Assigned (Doc 24)  | \$3,169.38     | \$0.00       | 3,169.38      |
| 5<br>610        | CAPITAL ONE NA<br>C/O BECKET AND LEE LLP<br>POB 3001<br>MALVERN, PA 19355-0701   | Unsecured   | 5642<br>Allowed   | \$93.84        | \$0.00       | 93.84         |
| 6<br>610        | CERASTES, LLC<br>C O WEINSTEIN AND RILEY, PS<br>PO Box 3978<br>SEATTLE, WA 98124-3978                                      | Unsecured   | 0487<br>Allowed   | \$4,770.68     | \$0.00       | 4,770.68      |
| 7<br>610        | CERASTES, LLC<br>C O WEINSTEIN AND RILEY, PS<br>PO Box 3978<br>SEATTLE, WA 98124-3978                                      | Unsecured   | 2601<br>Allowed   | \$4,558.09     | \$0.00       | 4,558.09      |
| 9<br>610        | CAPITAL ONE, N.A.<br>PO Box 12907<br>Norfolk, VA 23541   | Unsecured   | 1247<br>Allowed   | \$368.13       | \$0.00       | 368.13        |
| 10<br>610       | E-CAST SETTLEMENT CORP<br>BASS & ASSOCIATES, P.C.<br>3936 E. FT. LOWELL ROAD, #200<br>TUCSON, AZ 85712                     | Unsecured   | 9925<br>Allowed<br>Assigend (Doc 37)  | \$714.06       | \$0.00       | 714.06        |

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**EXHIBIT C**  
**ANALYSIS OF CLAIMS REGISTER**

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**Claims Bar Date:** February 6, 2013

**Case Number:** 12-20791-BAM  
**Debtor Name:** COX, ANDINA

Page: 2

**Date:** June 3, 2014  
**Time:** 03:30:01 PM

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| Claim #      | Creditor Name & Address | Claim Type | Claim Ref. No. / Notes | Amount Allowed | Paid to Date | Claim Balance |
|--------------|-------------------------|------------|------------------------|----------------|--------------|---------------|
| << Totals >> |                         |            |                        | 28,358.65      | 0.00         | 28,358.65     |

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**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 12-20791-BAM

Case Name: COX, ANDINA

Trustee Name: LENARD E. SCHWARTZER

**Balance on hand:** \$ 4,595.00

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant | Claim Asserted | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|----------|----------------|-------------------------|--------------------------|------------------|
| None      |          |                |                         |                          |                  |

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 4,595.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant                         | Total Requested | Interim Payments to Date | Proposed Payment |
|--|-----------------|--------------------------|------------------|
| Trustee, Fees - LENARD E. SCHWARTZER     | 2,500.00        | 0.00                     | 2,500.00         |
| Trustee, Expenses - LENARD E. SCHWARTZER | 262.09          | 0.00                     | 262.09           |

Total to be paid for chapter 7 administration expenses: \$ 2,762.09Remaining balance: \$ 1,832.91

Applications for prior chapter fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|------------------|-----------------|--------------------------|------------------|
| None             |                 |                          |                  |

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 1,832.91

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for priority claims: \$ 0.00Remaining balance: \$ 1,832.91

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).



Timely claims of general (unsecured) creditors totaling \$ 25,596.56 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 7.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No | Claimant                     | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|------------------------------|-------------------------|--------------------------|------------------|
| 1 -2     | Discover Bank                | 4,785.10                | 0.00                     | 342.66           |
| 2        | FIA CARD SERVICES, N.A.      | 6,328.02                | 0.00                     | 453.13           |
| 3        | Portfolio Investments II LLC | 809.26                  | 0.00                     | 57.95            |
| 4        | Portfolio Investments II LLC | 3,169.38                | 0.00                     | 226.95           |
| 5        | CAPITAL ONE NA               | 93.84                   | 0.00                     | 6.72             |
| 6        | CERASTES, LLC                | 4,770.68                | 0.00                     | 341.62           |
| 7        | CERASTES, LLC                | 4,558.09                | 0.00                     | 326.39           |
| 9        | CAPITAL ONE, N.A.            | 368.13                  | 0.00                     | 26.36            |
| 10       | E-CAST SETTLEMENT CORP       | 714.06                  | 0.00                     | 51.13            |

Total to be paid for timely general unsecured claims: \$ 1,832.91

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None     |          |                         |                          |                  |

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00